

2001 Insurance Complaints and Administrative Actions

**Office of the Commissioner of Insurance
State of Wisconsin**

The OCI mission:

Leading the way in informing
and protecting the public and
responding to their insurance needs.

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Complaint Information

The Office of the Commissioner of Insurance defines a complaint as "a written communication received by the Commissioner's Office that indicates dissatisfaction with an insurance company or agent." In 2001, the office received 9,265 complaints.

Complaints are categorized both by the type of coverage and the reason for the complaint.

Complaints for 2001 are summarized below.

Type of Coverage

Auto	1,364
Property and Casualty	2,084
Accident and Health	5,182
Life and Annuities	840

Complaint Reason

Underwriting	1,432
Marketing and Sales	1,170
Claim Handling	7,112
Policyholder Service	1,837
Other	160

Note: There may be more than one type of insurance and more than one reason involved in each complaint.

Administrative Actions

All complaints are investigated to determine if any Wisconsin laws have been violated. In cases of serious violations administrative actions are taken.

The following administrative actions were taken in 2001.

Companies

Total Number of Actions	85
Forfeitures Demanded	\$199,150

Agents

Licenses Denied	56
Licenses Revoked	85
Licenses Surrendered	1
Licenses Suspended	3
Total Number of Actions	158
Forfeitures Demanded	\$8,000

Complaint Summaries

The following complaint summaries are prepared annually by the Office of the Commissioner of Insurance. They measure insurance complaints by company for 2001 in relation to the premiums the company wrote in Wisconsin in 2000. Only companies with above average complaint ratios are shown on the summary. Complaints against agents are assigned to the company that the agent represents.

After determining that an insurance product is suitable for their needs, consumers should consider the following items before selecting an insurer:

- Cost;
- The company's reputation for claims payment and customer service; and
- The competence of agents.

The number of complaints about a company is a limited, although useful, measuring device in the insurance selection process.

The number of complaints does not reflect the office's final determination on whether there has been a violation of the law. However, even when complaints do not involve violations of law, they may indicate something about company communications with policyholders, deficiencies in policy design (i.e., "too much fine print"), or agent training. The office receives many complaints that involve factual disputes where, in the absence of a court determination, definitive judgments on the factual dispute and violations of law cannot be made.

Consumers having problems with their insurance should first contact the agent and/or company involved. If they are unable to settle the problem at that level, they are encouraged to contact the Insurance Commissioner's Office.

For information on how to file an insurance complaint call:

**Telephone Message System
INSURANCE COMPLAINT HOTLINE**

1-800-236-8517 (Outside Madison)

266-0103 (Madison)

**or visit the OCI Web site at:
oci.wi.gov**



2001 Homeowner's and Tenant's Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2001, and a complaint ratio above the average. The Wisconsin average is .15 complaints/\$100,000 of written premium for all homeowners and tenants business in the state.

Name of Insurance Company	Number of Complaints 2001	Premiums Written 2000	Ratio	Rank 2000*
1. Mt. Morris Mutual Ins. Co.	30	\$4,585,423	.65	1
2. Society Ins. a Mutual Co.	16	2,873,601	.56	NL
3. Manitowoc Mutual Ins. Co.	14	2,850,523	.49	NL
4. Midwest Security Ins. Co.	11	2,743,325	.40	NL
5. Integrity Mutual Ins. Co.	15	4,545,978	.33	NL
6. Germantown Mutual Ins. Co.	25	7,797,962	.32	2
7. General Casualty Co. of Wisconsin	43	14,276,140	.30	NL
8. Wisconsin Mutual Ins. Co.	14	5,878,922	.24	3
9. Wisconsin American Mutual Ins. Co.	11	5,719,141	.19	NL

* NL = Not listed in 2000



2001 Automobile Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2001, and a complaint ratio above the average. The Wisconsin average is .06 complaints/\$100,000 of written premium for all automobile business in the state.

Name of Insurance Company	Number of Complaints 2001	Premiums Written 2000	Ratio	Rank 2000*
1. AIU Ins. Co.	20	\$ 3,530,991	.57	2
2. Partners Mutual Ins. Co.	13	7,836,266	.17	NL
3. Globe American Casualty Co.	17	10,782,638	.16	10
4. Metropolitan Property & Casualty Ins. Co.	14	9,156,474	.15	NL
5. Viking Ins. Co. of Wisconsin	11	8,508,977	.13	4
6. Dairyland Ins. Co.	22	18,253,545	.12	5
7. Progressive Northern Ins. Co.	64	59,958,088	.11	8
8. Hartford Underwriters Ins. Co.	12	13,162,910	.09	7
9. Wisconsin American Mutual Ins. Co.	11	12,212,431	.09	NL
10. Sentry Ins. a Mutual Co.	27	35,633,131	.08	12

* NL = Not listed in 2000



2001 Life and Annuities Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2001, and a complaint ratio above the average. The Wisconsin average is .02 complaints/\$100,000 of written premium for all life and annuities business in the state.

Name of Insurance Company	Number of Complaints 2001	Premiums Written 2000	Ratio	Rank 2000*
1. Combined Ins. Co. of America	11	\$ 2,427,695	.45	NL
2. J.C. Penney Life Ins. Co.	13	5,061,436	.26	NL
3. Conseco Life Ins. Co.	14	5,341,418	.26	2
4. Western Reserve Life Assurance	12	17,116,199	.07	NL
5. Prudential Ins. Co. of America	58	105,696,914	.05	5
6. Bankers Life & Casualty Co.	11	20,690,311	.05	7
7. Metropolitan Life Ins. Co.	35	100,651,360	.03	8

* NL = Not listed in 2000



2001 Individual Accident and Health Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2001, and a complaint ratio above the average. The Wisconsin average is .10 complaints/\$100,000 of written premium for all individual accident and health business in the state.

Name of Insurance Company	Number of Complaints 2001	Premiums Written 2000	Ratio	Rank 2000*
1. Guarantee Trust Life Ins. Co.	22	\$2,806,127	.78	NL
2. United Teacher Associates Ins. Co.	42	10,000,561	.42	1
3. Continental General Ins. Co.	25	8,226,351	.30	NL
4. Physicians Plus Ins. Corp.	15	5,030,741	.30	NL
5. World Ins. Co.	21	8,501,700	.25	3
6. United American Ins. Co.	11	4,953,098	.22	7
7. Fortis Ins. Co.	57	26,286,199	.22	8
8. North American Ins. Co.	10	6,456,778	.15	4
9. National States Ins. Co.	15	9,767,561	.15	6
10. Mutual of Omaha Ins. Co.	25	16,689,093	.15	9

* NL = Not listed in 2000



2001 Group Accident and Health Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2001, and a complaint ratio above the average. The Wisconsin average is .05 complaints/\$100,000 of written premium for all group accident and health business in the state.

Name of Insurance Company	Number of Complaints 2001	Premiums Written 2000	Ratio	Rank 2000*
1. National Health Ins. Co.	26	\$ 3,931,832	.66	1
2. Connecticut General Life Ins. Co.	32	6,655,397	.48	10
3. Mega Life & Health Ins. Co., The	27	8,099,473	.33	7
4. American National Life Ins. Co. of TX	10	3,356,990	.30	3
5. Conseco Medical Ins. Co.	19	10,047,325	.19	6
6. Unicare Life & Health Ins. Co.	14	7,282,279	.19	4
7. Fortis Ins. Co.	24	16,372,392	.15	9
8. United Wisconsin Life Ins. Co.	77	54,159,332	.14	8
9. Golden Rule Ins. Co.	40	29,978,990	.13	11
10. Jefferson Pilot Financial Ins. Co.	11	9,621,629	.11	NL
11. Aetna Life Ins. Co.	17	14,921,852	.11	17
12. Trustmark Ins. Co.	21	18,831,656	.11	26
13. Avemco Ins. Co.	29	27,094,038	.11	5
14. Midwest Security Life Ins. Co.	79	76,091,965	.10	14
15. Continental Casualty Co.	15	17,182,457	.09	12
16. Wisconsin Physicians Service Ins. Corp.	133	153,825,523	.09	20
17. Continental Assurance Co.	14	17,677,310	.08	NL
18. John Alden Life Ins. Co.	13	16,738,957	.08	16
19. Federated Mutual Ins. Co.	14	20,234,025	.07	NL
20. Compcare Health Services Ins. Corp.	254	386,720,816	.07	15
21. Blue Cross & Blue Shield United of WI	243	378,980,866	.06	22

* NL = Not listed in 2000

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